## STATE OF MAINE DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION BUREAU OF INSURANCE

In re:

STEVEN TLACHAC Maine License No. PRN148758 National Producer No. 9941365

Docket No. INS-10-228

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

## **NOTICE TO STEVEN TLACHAC:**

Effective as of November 12, 2010, your Maine nonresident insurance producer license will be REVOKED without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

- 1. The State of Georgia revoked your producer license on September 2, 2009 for failing to comply with license probation and failure to respond to the Insurance Department. The Georgia revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I);
- 2. The State of Delaware revoked your producer license on November 4, 2009 for "not reporting an administrative action in another jurisdiction as required," which constitutes additional grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I);
- 3. The State of Kentucky revoked your producer license on February 5, 2010 for failure to report the Georgia action and failure to respond to the Insurance Department, constituting further grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I);
- The Commonwealth of Virginia revoked your producer license on February 11, 2010 for failure to report the action taken by the State of Georgia, constituting further grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I);
- 5. You failed to report any of the four license revocations to the Maine Superintendent of Insurance as required by 24-A M.R.S. §1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of November 12, 2010 pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the

Superintendent or her designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.

To request a hearing, you must notify the Bureau of Insurance in writing no later than November 12, 2010. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this Notice and Order.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at <a href="mailto:arthur.g.hosford.jr@maine.gov">arthur.g.hosford.jr@maine.gov</a> or telephone at 207 624-8429.

October 6, 2010	
	MILA KOFMAN, Superintendent of
	Insurance